



COMMERCIAL PROPERTY ENHANCEMENT ENDORSEMENT

EXTRA PROTECTION FOR YOUR BUSINESS PROPERTY

Check out the upgraded coverages offered in the Pekin Insurance Commercial Property Enhancement Endorsement:

- **Newly Acquired or Constructed Property:** Up to \$1,000,000 of Building Coverage and \$500,000 of Business Personal Property Coverage for covered property that you newly acquire (90 days).
- **Personal Effects of You, Your Officers, Your Partners, or Your Employees:** Up to \$25,000 of coverage for personal effects owned by you, your officers, your partners, or employees while at a covered location (\$2,500 limit for employee tools).
- **Personal Property of Others:** Up to \$25,000 of coverage for property of others in your care, custody, or control while at a covered location (\$2,500 limit for employee tools).
- **Business Personal Property Off Premises:** Up to \$25,000 coverage for your business personal property while temporarily at premises you do not own, lease, or operate.
- **Water Back-Up of Sewers or Drains:** Up to \$10,000 per occurrence (\$50,000 per policy period) coverage for damage to your covered property while at a covered location caused by water which backs up through or overflows from a sewer or drain or overflows from a sump.
- **Business Income Coverage:** Provides on an actual loss sustained basis up to \$50,000 coverage for loss of business income you sustain due to a shutdown of your business operations resulting from a covered loss.

Contractors Build Dreams.
We Protect Them.

WHY WE DO WHAT WE DO

- **Extra Expense Coverage:** Provides on an actual loss sustained basis up to \$50,000 coverage for necessary extra expenses you incur that you would not have incurred resulting from a covered loss to avoid or minimize the shutdown of your business operations.
- **Lock Replacement:** Up to \$1,000 coverage for replacement of door locks due to theft of your door keys at a covered location.
- **Spoilage Coverage:** Up to \$10,000 coverage for loss of perishable stock due to power outage at a covered location.
- **Property in Transit:** Up to \$25,000 coverage for business property in transit while away from a covered location.
- **Money and Securities Coverage:** Provides up to \$10,000 inside a covered location or \$10,000 outside a covered location coverage for loss of money and securities resulting from theft, disappearance, or destruction.
- **Computers, Laptops, or Electronic Data Processing Equipment:** Up to \$15,000 coverage for loss to your computers, laptops, or electronic data processing equipment and \$10,000 for the cost to replace or restore your electronic data.
- **Accounts Receivable Coverage:** Provides up to \$100,000 at a covered location and \$25,000 in transit or at a temporary location coverage for your accounts receivables.
- **Valuable Papers and Records (Other Than Electronic Data):** Provides up to \$100,000 at a covered location and \$5,000 in transit or at a temporary location coverage for your valuable papers.
- **Interior and Exterior Building Glass Coverage:** Provides exterior or interior building glass coverage for owners of a covered building or if you are a tenant of a covered building and the glass is owned by you or in your care, custody, or control and you are responsible for it under a written lease.

This flyer is intended to highlight some of the coverages and enhancements contained in the Commercial Property Enhancement Endorsement. It does not provide any coverage.